

**Table I.C.2.a(2008) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	880	542	846	941	888	943	774	924
Industry group **								
Agric., fish., forest.	1,232*	.	.	.	.	.	495*	1,456*
Mining and manufacturing	861	443*	881	773	879	993	796	879
Construction	918	665	970	1,145	901	536*	958	853
Utilities and transp.	974	1,619*	613*	931*	1,015	968	941*	983
Wholesale trade	754	499	739	769	736	920	742	761
Fin. svcs. and real estate	967	299	1,042	990	682	1,115	761	1,025
Retail trade	810	724	756	1,003	945	711	738	836
Professional services	825	494	744	762	826	956	663	885
Other services	971	549	956	1,065	1,116	977	843	1,025
Ownership								
For profit, incorporated	903	550	864	987	957	937	802	951
For profit, unincorporated	983	641	950	1,098	1,006	1,104	818	1,073
Nonprofit	734	199	532*	663	706	877	506	774
Age of firm								
Less than 5 years	869	417	870*	1,109	1,010*	1,314*	799	1,011
5-9 years	900	627	944	964	1,213	1,104	785	1,097
10-19 years	816	575	936	762	926	818	813	817
20 or more years	884	518	788	976	869	950	752	933
Unknown	924	.	.	609	540	946	.	925
Multi/single status								
2 or more locations	937	525*	1,026	959	903	946	979	936
1 location only	822	542	838	938	873	883	764	896
Percent full-time employees								
Less than 25%	715	518*	692*	1,218	1,245	425*	791	694
25-49 %	1,163	380*	1,074*	1,194	998	1,554	885	1,276
50-74 %	892	569	853	940	1,073	862	696	961
75% or more	873	541	840	925	840	960	781	911
Union presence								
No union employees	890	552	876	936	911	990	780	950
Has union employees	791	171*	328*	1,000	751	818	677*	799
Unknown	946	30*	369*	1,146	941*	965	571*	965
Percent low wage employees								
50% or more low wage	993	595	974	1,221	1,088	825	880	1,028
Less than 50% low wage	858	534	828	876	827	961	758	901

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.2.a(2008) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.69	20.21	87.08	63.63	45.88	18.58	47.92	20.45
Industry group **								
Agric., fish., forest.	390.50 *	.	.	.	.	.	161.63 *	474.47 *
Mining and manufacturing	54.69	236.49 *	223.33	87.95	83.08	67.74	116.54	48.20
Construction	129.41	176.61	205.01	217.34	192.10	175.39 *	163.68	148.09
Utilities and transp.	110.71	728.48 *	204.65 *	353.66 *	187.80	83.08	423.31 *	110.89
Wholesale trade	69.39	102.82	182.59	111.79	133.14	116.50	141.45	72.82
Fin. svcs. and real estate	47.83	65.56	309.32	192.09	121.31	61.17	166.18	32.21
Retail trade	33.18	144.59	208.69	121.62	150.60	64.38	51.26	68.83
Professional services	29.87	57.48	98.87	65.17	102.36	54.61	36.39	32.46
Other services	20.11	49.89	121.88	95.07	109.16	55.08	72.46	43.76
Ownership								
For profit, incorporated	27.05	37.69	91.17	78.43	42.12	26.15	53.78	27.52
For profit, unincorporated	63.06	89.20	175.00	154.30	170.50	134.18	91.79	128.95
Nonprofit	41.56	43.98	206.88 *	120.77	133.45	53.97	107.47	48.97
Age of firm								
Less than 5 years	77.03	101.23	278.59 *	135.31	405.85 *	627.32 *	96.24	134.60
5-9 years	62.75	35.81	197.57	113.21	122.30	222.33	87.42	109.88
10-19 years	39.31	46.20	125.33	116.82	134.57	90.87	65.15	82.45
20 or more years	29.12	53.52	124.28	65.76	46.49	42.84	62.98	31.84
Unknown	40.29	.	.	176.29	101.36	39.83	.	40.22
Multi/single status								
2 or more locations	21.04	185.08 *	227.62	122.74	58.06	21.43	126.76	19.95
1 location only	36.43	21.02	78.38	64.93	69.50	78.71	47.60	48.73
Percent full-time employees								
Less than 25%	137.83	178.55 *	388.95 *	210.59	166.72	136.94 *	236.00	115.74
25-49 %	118.54	129.60 *	486.13 *	300.38	140.31	122.20	119.12	142.47
50-74 %	41.27	101.48	131.12	131.79	90.17	74.08	58.95	50.24
75% or more	24.81	28.09	93.96	58.41	51.74	20.03	54.75	23.67
Union presence								
No union employees	28.21	20.14	86.88	65.72	30.73	38.45	47.56	32.16
Has union employees	65.06	82.32 *	366.97 *	237.46	172.70	59.04	209.82 *	74.77
Unknown	81.20	101.01 *	318.36 *	289.34	316.26 *	81.48	237.57 *	78.88
Percent low wage employees								
50% or more low wage	54.32	103.96	192.10	179.00	72.60	67.80	146.28	69.87
Less than 50% low wage	18.84	27.20	78.32	57.27	52.48	22.92	47.58	14.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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